

former payment process by simplicity of use. This mobile phone paying method also eliminate troublesome steps to provide a seller at stores on network with credit card numbers and other personal information. The merchant store
5 could use their own conventional terminal such as mobile phone or telephone to receive transaction approval therefore without any investment costs for an additional exclusive terminal like a credit card reader. These advantages may expand the dealings on credit.

10 **What is claimed is:**

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1. A method of paying for a goods or service by using a mobile phone, comprising the steps of:
- (a) connecting to a payment transaction server through the mobile phone;
 - 15 (b) transmitting a payment request data containing information identifying a store and a buyer and an amount of money to be paid through a mobile phone network;
 - (c) checking the payment request data received and a balance associated with the identified buyer for approval
20 of the payment; and
 - (d) transmitting a payment approval data containing information on the amount of money approved to a terminal other than the mobile phone based on the checked result, the terminal being designated from pre-registered
25 ~~information on the identified store.~~
2. A method according to claim 1, wherein the data communication among the mobile phone, the payment transaction server, and the terminal is done through a Code Division Multiple Access (CDMA) mobile phone network.
- 30 3. A method according to claim 1, wherein the information identifying a buyer is a mobile phone number which is automatically transmitted from the mobile phone during call setup procedure.

4 A method according to claim 1, wherein said step
(c) comprises:

transmitting the information on the amount of money
to be approved to the mobile phone through the mobile phone
5 network;

receiving a data indicating whether the amount of
money to be approved is correct or not from the mobile
phone; and

determining whether to approve the payment depending
10 upon the received data.

5. A method of paying for a goods or service by using
a mobile phone, comprising the steps of:

(a) receiving a payment request data containing
information identifying a store and a buyer and an amount
15 of money to be paid from the mobile phone connected;

(b) identifying a buyer's account depending upon the
information identifying a buyer;

(c) determining whether to approve the payment based
on the received amount of money to be paid and the balance
20 in the identified buyer's account;

(d) identifying a terminal of the store depending
upon the information identifying a store; and

(e) transmitting a payment approval data containing
information on the amount of money approved to the
25 identified terminal.

6. A method according to claim 5, wherein said step
(c) further comprises the step of decreasing the balance in
the buyer's account by the amount of money to be paid when
determining to approve the payment.

30 7. A method according to claim 5, wherein said step
(a) comprises the steps of:

transmitting pre-recorded voice selection menu to the
mobile phone connected;

confirming that a payment request is selected after analyzing voice data received from the mobile phone; and

receiving the payment request data containing the information identifying a store and a buyer and the amount
5 of money to be paid from the mobile phone through a mobile phone network.

8. A method according to claim 7, wherein the received voice data is stored together with the amount of money to be paid.

10 9. A method according to claim 5, wherein the information identifying a store and the amount of money to be paid are entered through the dial buttons on the mobile phone.

10. A method according to claim 5, wherein the
15 payment approval data further contains the identified buyer's personal information such as name and postal address.

11. A method according to claim 5, wherein the payment approval data further contains a transaction count
20 associated with the identified store, the transaction count being incremented whenever a payment approval data is transmitted.

12. A method according to claim 5, wherein the payment approval data further contains a data indicating
25 that the payment approval data is originated from a predetermined payment transaction server.

13. A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving a payment request data containing
30 information identifying a store and a buyer and an amount of money to be paid from the mobile phone connected;

(b) identifying a buyer's account depending upon the
information identifying a buyer;

(c) determining whether to approve the payment based on the received amount of money to be paid and the balance in the identified buyer's account;

(d) identifying a terminal of the store depending upon the information identifying a store;

(e) connecting to the identified terminal;

(f) sending pre-recorded voice associated with the store to the connected terminal; and

(g) transmitting a payment approval data containing information on the amount of money approved to the ~~connected terminal.~~

14. A method according to claim 13, wherein the pre-recorded voice is natural voice of a representative of the store.

15. A method of paying for a goods or service by using a mobile phone, comprising the steps of:

(a) receiving a payment request data containing information identifying a store and a buyer and an amount of money to be paid from the mobile phone;

(b) determining whether to approve the payment request based on the received amount of money to be paid and the balance in the account identified by the information identifying a buyer; and

(c) transmitting a payment approval data containing the received information identifying a buyer to a terminal determined based on the information identifying a store.

16. A method according to claim 15, wherein the information identifying a buyer is a mobile phone number.

17. A method according to claim 15, wherein the payment approval data further contains information on the amount of money approved.